

Triodos Current Account – What you need to know

Account name	<ul style="list-style-type: none"> • Triodos Current Account
What are the key features?	<ul style="list-style-type: none"> • Debit Mastercard Card made using 'natural plastic' with contactless technology • Overdraft of up to £2,000 available subject to affordability and credit checks • Text message alerts to help manage your money • Online banking through internet banking and our mobile banking app • Online statements • Cheque book available on request • Telephone support available 8.00am to 6.00pm Monday to Friday (out of hours card services provided 24/7)
How do I open and manage my account?	<ul style="list-style-type: none"> • The account can be opened by any UK resident aged 18 or over who meets the eligibility criteria • The account can be opened online only • The account can be in sole or joint names • Pay in funds electronically from any account • Set up Direct Debits on your account • Sending money in the UK such as Faster Payments (£20k limit applies) and CHAPS through internet banking or the mobile banking app • Set up and make payments such as Standing Orders and send money outside the UK through internet banking • Cash withdrawals in pounds in the UK of up to £300 cash per day from ATMs accepting Mastercard and Link • Debit Mastercard Card can be used for purchases online, in retailers in the UK and overseas. Contactless technology allows transactions of up to £30 where the contactless logo is displayed • View transactions and statements online and view transactions in the mobile banking app • Pay in cheques by sending them to us in the post
When will a payment out of my account be received?	<ul style="list-style-type: none"> • Faster Payments will normally be received by the beneficiary within two hours of the payment being authorised but may take up to one business day • CHAPS payments authorised before 2.00pm on a business day will be received in the beneficiary account by the end of the day • The deadline for sending money outside the UK is 2.00pm, timings for these payments being received vary depending on where the funds are going to. Please allow up to 10 business days for them to arrive if they are being sent outside of Europe
When will a payment into my account be received?	<ul style="list-style-type: none"> • Internal transfers will be received as soon as you submit the payment in internet banking • Faster Payments and Standing Orders usually arrive within one hour of being sent but can take up to one business day • CHAPS payments usually arrive within an hour of them being sent but can take until the end of the business day • Cheques sent in by post are available for withdrawal on the third business day after they were added to your account. For example, if you send a cheque to us by post, and it is paid into your account on a Wednesday (Transaction date or T), the funds will be available for withdrawal on Monday (T + 3), although they are not cleared funds until the end of the following Thursday (T + 6)

<p>What are the fees and charges?</p>	<p>There is a monthly fee of £3 which is charged once you start using your account.</p> <p>Non-standard charges</p> <ul style="list-style-type: none"> • Sending money within the UK as a CHAPS payment £20 • Sending money outside the UK £25 (where you select that you and the recipient will pay your own charges) • Refusing a payment due to lack of funds (Direct Debit, Standing Order and Cheques) £5 per item (The monthly cap on unarranged overdraft charges for your Triodos Current Account is £50. Further details can be found on our tariff of charges) • Cancelling a cheque £10 • Duplicate statement £5 • Copy of items £5 • Cash withdrawal in a foreign currency outside the UK and Debit card payment in a foreign currency 2.50% of the value of the transaction. This will be taken in GBP at the time that the transaction appears on your account <p>The following apply to overdraft usage:</p> <ul style="list-style-type: none"> • Arranged overdraft debit interest 18% (EAR*) variable • Unarranged overdraft debit interest 18% (EAR*) variable – we don't offer an unarranged overdraft, however there are still situations where one may occur. See our Terms and Conditions for more details <p>No additional charges will be made for setting up and using an overdraft with us</p>
<p>Can these fees and charges be changed?</p>	<p>Yes – If we make a change to these charges, including the overdraft interest rate, that is disadvantageous we will provide at least 60 calendar days' notice of the change. The only exception is when there is a change in the law or regulations</p> <p>If we make any changes to these charges, or our Terms and Conditions that are not disadvantageous, we may make them immediately and provide notice of them within 30 calendar days of having done so</p>
<p>Can I apply for an overdraft?</p>	<p>Yes – You can apply for an overdraft when you apply for the account or at any time once your account has been opened</p> <p>You can request up to £2,000</p> <p>Approval of any overdraft is subject to credit and affordability checks</p>
<p>If I had an arranged overdraft of £2,000 for 31 days, how much would it cost?</p>	<p>At a rate of 18% EAR* variable this would cost £28.32</p>
<p>Additional information</p>	<p>We do not offer an unarranged overdraft on this account and will not pay items where there are insufficient funds. If you think you will ever need an overdraft you can apply for an arranged overdraft at any time</p> <p>We do not offer telephone banking on this account. Management is online only, via internet and mobile banking</p> <p>There is no service to pay cash into the account</p>

*Effective Annual Rate (EAR) is the annual cost of the overdraft, taking into account that interest is charged to the account monthly.

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TB/PCA/WYNTK/MAR19